REMARKS

In the Restriction Requirement dated November 25, 2003, the Examiner indicated that the above-identified application is allegedly directed to different inventions, and has required Applicants to elect one of the following groups:

Group I: Claims 1-13, 17-29, 33-45 and 49-50, drawn to "generating"

identification data, providing ATM PIN in a secure transaction."

Group II: Claims 14-16, 30-32 and 46-48, drawn to a "method for generating"

cryptographic key by providing a key generation key."

Applicants elect to prosecute the claims of Group I above, corresponding to claims 1-13, 17-29, 33-45 and 49-50, without prejudice to the prosecution of subject matter of non-elected claims in other patent applications.

Enclosed herewith is a check for \$110.00 to cover the fee for the extension of time. The Commissioner is hereby authorized to charge any deficiency in payment or credit any overpayment to Deposit Account No. 02-4377.

In view of the foregoing, allowance of the pending claims is respectfully requested. In the event that the application is not deemed in condition for allowance, the Examiner is invited to contact the undersigned in an effort to advance the prosecution of this application.

Respectfully submitted,

Robert C. Scheinfeld

Patent Office Reg. No. 31,300

(212) 408-2512

Robert L. Maier Patent Office Reg. No. 54,291 (212) 408-2538

BAKER BOTTS, L.L.P. 30 Rockefeller Plaza New York, New York 10112-4498 Attorneys for Applicants